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Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

On 2/7/07

TOWNSEND and TOWNSEND and CREW LLP

By: _____

PATENT
Attorney Docket No.: 16869S-045000US
Client Ref. No.: W0184-01E3

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Yoshiharu Kamada, et al.

Application No.: 10/091,319

Filed: March 4, 2002

For: FINANCE APPLYING METHOD
ON ELECTRONIC COMMERCE
SYSTEM

Customer No.: 20350

Confirmation No. 7140

Examiner: Clement B. Graham

Technology Center/Art Unit: 3692

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
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Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed October 10, 2006, please enter the following amendments and remarks. A petition for a one month extension of time is filed herewith:

A Listing of the Claims begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.